

# Understanding the Affordable Care Act (ACA)

Many people have health coverage through the Affordable Care Act, also called the ACA. This is a national program that varies state by state in how it operates. You can look at your options through the Health Insurance Marketplace website, [www.HealthCare.gov](http://www.HealthCare.gov).

There are certain times to enroll in the ACA depending on your state. These can include events such as marriage or loss of other health coverage.



## Key Features of the Affordable Care Act

People with **pre-existing conditions, including cancer**, can buy health insurance through online insurance exchanges, also known as Marketplaces. These exchanges allow you to compare plans by benefits, price, provider participation, and coverage for medicine. These exchanges can be found at [www.HealthCare.gov](http://www.HealthCare.gov).

Here are some important facts about the ACA:

- Health plans must **cover essential health benefits**, including cancer treatment and follow-up care.
- Health plans must **cover check-ups and preventative services**. For example, cancer screenings, including mammograms and colonoscopies. If you have a history of cancer, these tests may require payment on your part.
- As of 2019, there is no longer a tax penalty if you do not have health insurance, although some states still have one, including California, Massachusetts, New Jersey, and Rhode Island, as well as Washington, D.C.
- Health plans on the Exchanges are grouped by the percentage of your medical costs they cover and are divided into **four levels—platinum, gold, silver, and bronze**.
- Individuals and families with **low to moderate incomes can receive help to purchase health insurance**. These are called subsidies. The Kaiser Family Foundation offers a subsidy calculator at [www.kff.org](http://www.kff.org).
- **Young adults** can stay on their parent's insurance plan until age 26.
- Insurance companies **cannot deny coverage to people** based on their medical history **or charge people with existing health issues more**.
- Insurance companies **can no longer end coverage or impose lifetime or annual dollar limits on coverage** because a person gets sick.
- Insurance companies are required to provide **more details** about their health care plans than before.
- Health care plans on the Exchanges **limit the out-of-pocket costs and patient deductibles**.
- New rules and rights exist to help patients **appeal denied claims**.



## Need Help With Insurance Issues?

Call 800-813-HOPE (4673) and speak with a CancerCare oncology social worker who can help you understand your options and find appropriate resources.

People affected by cancer are understandably concerned about how to pay for their treatment. It's important to stay informed and share feedback and personal experiences with elected officials. Here are resources that can help:

### Government Resources

- Affordable Care Act main website - [www.HealthCare.gov](http://www.HealthCare.gov)
- Affordable Care Act's effects on Medicare - [www.medicare.gov/about-us/medicare-the-marketplace](http://www.medicare.gov/about-us/medicare-the-marketplace)
- IRS Affordable Care Act Tax Provisions - [www.irs.gov/affordable-care-act](http://www.irs.gov/affordable-care-act)
- Spanish-language Affordable Care Act main website - [CuidadoDeSalud.gov](http://CuidadoDeSalud.gov)

### Advocacy Organizations

- Families USA: The Voice for Health Care Consumers - [www.familiesusa.org](http://www.familiesusa.org)
- Kaiser Family Foundation - [www.kff.org/health-reform](http://www.kff.org/health-reform)
- Medicare Rights Center - [www.medicarerights.org](http://www.medicarerights.org)
- National Coalition of Cancer Survivorship - [www.canceradvocacy.org](http://www.canceradvocacy.org)

### Contact Elected Officials

- VoteSmart - [www.votesmart.org/officials](http://www.votesmart.org/officials)
- Triage Cancer's social media contacts for elected officials - [www.triagecancer.org/congressional-social-media](http://www.triagecancer.org/congressional-social-media)

### Share Your Story

- CancerCare - [www.cancercare.org/stories/share](http://www.cancercare.org/stories/share)
- Families USA - [www.familiesusa.org/share-your-story](http://www.familiesusa.org/share-your-story)
- National Coalition of Cancer Survivorship (NCCS) - [www.canceradvocacy.org/share-your-aca-story](http://www.canceradvocacy.org/share-your-aca-story)

### CancerCare® Can Help

Founded in 1944, CancerCare is the leading national organization providing free support services and information to help people manage the emotional, practical and financial challenges of cancer. Our comprehensive services include resource navigation, counseling and support groups over the phone, online and in-person, educational workshops, publications and financial and co-payment assistance. All CancerCare services are provided by master's-prepared oncology social workers and world-leading cancer experts.

To learn more, visit [www.cancercare.org](http://www.cancercare.org) or call **800-813-HOPE (4673)**.

**Facebook:** [facebook.com/CancerCare](https://facebook.com/CancerCare) | **Instagram:** @CancerCareUS | **Twitter:** @CancerCare



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